

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

IN RE:  
NICOLOTE S. WINCHESTER  
1012 SUNRISE DRIVE  
LOVELAND, OH 45140

CASE NO. 10-17211  
CHAPTER 13  
JUDGE JEFFERY P. HOPKINS

Debtor  
SSN(1) XXX-XX-2074  
SSN(2) XXX-XX-0000

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY  
IN A DISMISSED CASE INELIGIBLE FOR DISCHARGE

The above case having been dismissed on Sep 20, 2013, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

1. The case was filed on Oct 21, 2010 and confirmed on Jan 26, 2011. The case is submitted for closing as DISMISSED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$22,960.00.
3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
INTERNAL REVENUE SERVICE	PRIORITY UNSECURED	\$610.98	\$0.00	\$0.00	\$610.98
Clm #: 0001	Dividend Paid: 100.00%	Interest Rate: .00%			
PRA RECEIVABLES MANAGEMENT	UNSECURED CREDITOR	\$13,788.40	\$4,041.82	\$0.00	\$5,334.29
Clm #: 0002	Dividend Paid: 68.00%	Interest Rate: .00%			
FIA CARD SERVICES	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: 100.00%	Interest Rate: .00%			
WELTMAN, WEINBERG & REIS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: 100.00%	Interest Rate: .00%			
DFS SERVICES, LLC	UNSECURED CREDITOR	\$6,587.41	\$1,931.01	\$0.00	\$2,548.43
Clm #: 0005	Dividend Paid: 68.00%	Interest Rate: .00%			
JANELL DUNCAN, ESQ.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0006	Dividend Paid: 100.00%	Interest Rate: .00%			
ERS SOLUTIONS INC.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0007	Dividend Paid: 68.00%	Interest Rate: .00%			
CARDMEMBER SERVICES	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0008	Dividend Paid: 100.00%	Interest Rate: .00%			
EWALL EXPRESS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 68.00%	Interest Rate: .00%			
FIFTH THIRD BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0010	Dividend Paid: 68.00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
US DEPT OF EDUCATION	UNSECURED CREDITOR	\$12,897.79	\$3,780.75	\$0.00	\$4,989.75
Clm #: 0011	Dividend Paid: 68.00%	Interest Rate: .00%			
COMMENT: STUDENT LOAN					
ECMC	UNSECURED CREDITOR	\$10,861.34	\$3,183.80	\$0.00	\$4,201.91
Clm #: 0012	Dividend Paid: 68.00%	Interest Rate: .00%			
COMMENT: STUDENT LOAN					
US DEPT OF EDUCATION	UNSECURED CREDITOR	\$3,449.15	\$1,011.06	\$0.00	\$1,334.36
Clm #: 0013	Dividend Paid: 68.00%	Interest Rate: .00%			
COMMENT: STUDENT LOAN					
GREAT LAKES HIGHER EDUCATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 68.00%	Interest Rate: .00%			
COMMENT: STUDENT LOAN					
ECMC	UNSECURED CREDITOR	\$1,982.13	\$581.02	\$0.00	\$766.83
Clm #: 0015	Dividend Paid: 68.00%	Interest Rate: .00%			
COMMENT: STUDENT LOAN					
GREATER CINCINNATI PATHOLOGY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0016	Dividend Paid: 68.00%	Interest Rate: .00%			
HEALTH ALLIANCE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0017	Dividend Paid: 68.00%	Interest Rate: .00%			
MAIN STREET ACQUISITION CORP	UNSECURED CREDITOR	\$17,330.70	\$5,080.20	\$0.00	\$6,704.68
Clm #: 0018	Dividend Paid: 68.00%	Interest Rate: .00%			
PROFESSIONAL RADIOLOGY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0019	Dividend Paid: 68.00%	Interest Rate: .00%			
TRI-STATE CLINICAL LABORATORY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0020	Dividend Paid: 68.00%	Interest Rate: .00%			
UNIVERSITY INTERNAL MEDICINE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0021	Dividend Paid: 68.00%	Interest Rate: .00%			
UC PHYSICIANS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0022	Dividend Paid: 68.00%	Interest Rate: .00%			
UNITED COLLECT BUR INC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0023	Dividend Paid: 68.00%	Interest Rate: .00%			
GREATER CINCINNATI PATHOLOGY	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0024	Dividend Paid: 100.00%	Interest Rate: .00%			
SPRINT PCS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0025	Dividend Paid: 100.00%	Interest Rate: .00%			
INTERNAL REVENUE SERVICE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0026	Dividend Paid: .00%	Interest Rate: .00%			
GREAT LAKES HIGHER EDUCATION	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0027	Dividend Paid: .00%	Interest Rate: .00%			
ECMC	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0028	Dividend Paid: .00%	Interest Rate: .00%			

## 4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$0.00	\$610.98	\$66,896.92	\$0.00	\$67,507.90
PRIN. PAID	\$0.00	\$0.00	\$19,609.66	\$0.00	\$19,609.66
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.

The debtor(s)' attorney was allowed \$2,500.00 and was paid \$2,500.00.

The Trustee was paid \$843.49 pursuant to 11 U.S.C. 1302.

The Trustee was paid \$6.85 for administrative notice fees.

The debtor(s) were charged \$0.00 for NSF items.

Refunds to the debtor(s) and/or new trustee total \$0.00.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with 11 U.S.C. section 1302(b)(1).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.  
Chapter 13 Trustee  
Attorney No. OH 0030377

Francis J. DiCesare, Esq.  
Staff Attorney  
Attorney No. OH 0038798

Guinevere D. O'Shea, Esq.  
Staff Attorney  
Attorney Reg No. OH 0086523

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goshea@cinn13.org

**CERTIFICATE OF SERVICE**

I hereby certify that on September 24, 2013 a copy of the foregoing Trustee's Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the Court's ECF System at the e-mail address registered with the Court:

U.S. TRUSTEE  
36 EAST SEVENTH STREET, SUITE 2030  
CINCINNATI, OHIO 45202

Debtor(s) Counsel  
MARK E. GODBEY, ESQ.  
708 WALNUT STREET  
SUITE 600

and on the following by **ordinary U.S. Mail** addressed to:

Debtor(s)  
NICHOLETTE S. WINCHESTER  
1012 SUNRISE DRIVE  
LOVELAND, OH 45140

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.